SHEET 1 of 36

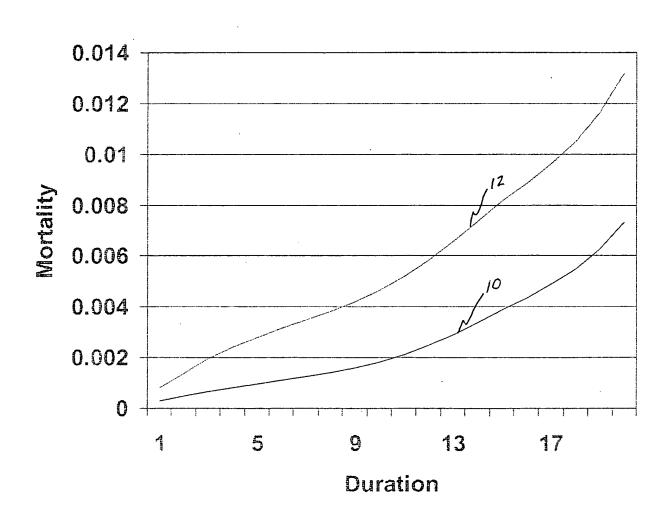
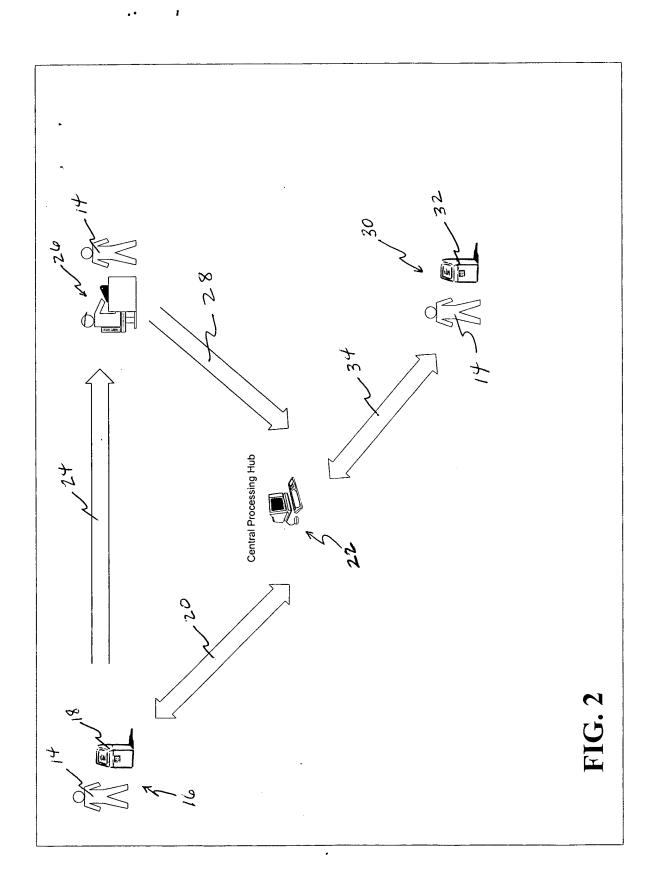


FIG. 1

SHEET 2 of 36



First Named Applicant: Michael G. Higgins Atty. Docket No.: 26893/82693 Express Mail No. EV 329 805 436 US

SHEET 3 of 36

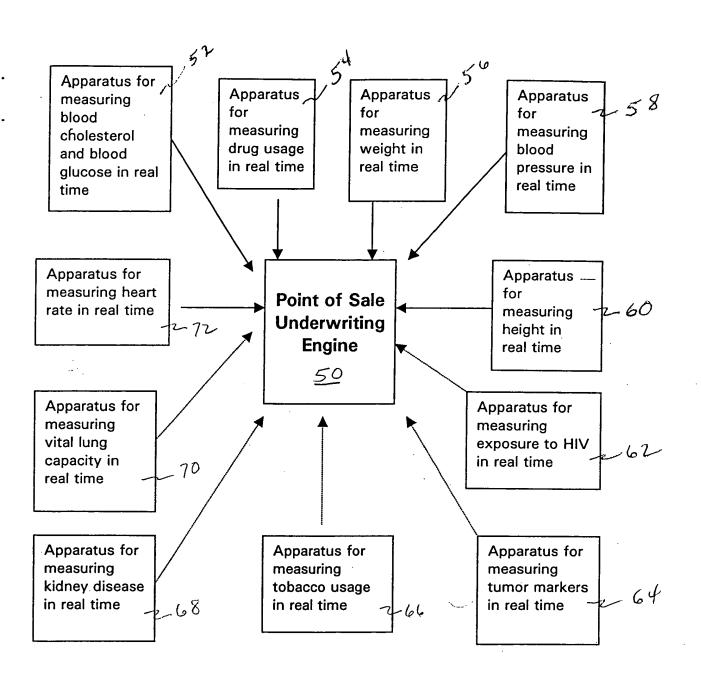
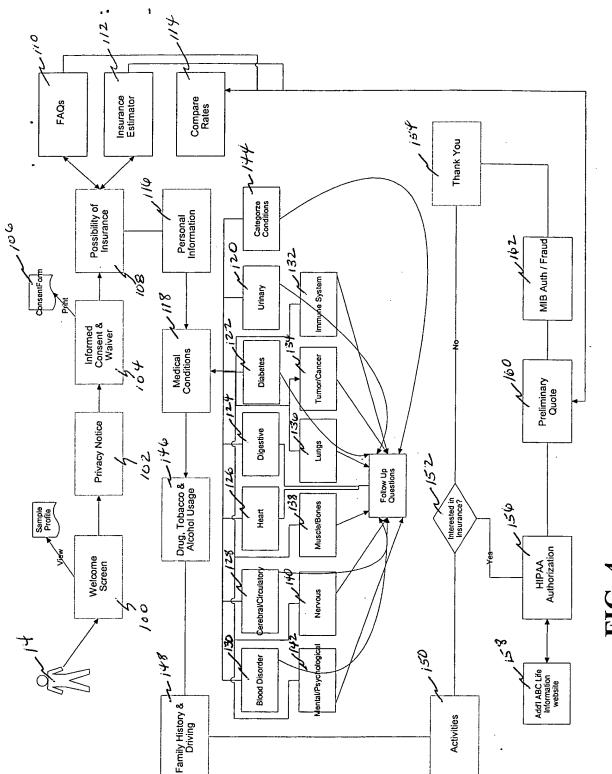


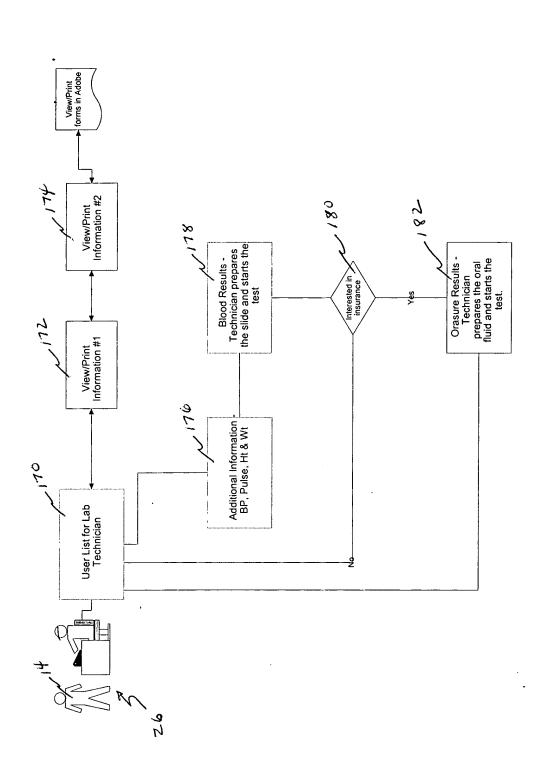
FIG. 3

SHEET 4 of 36

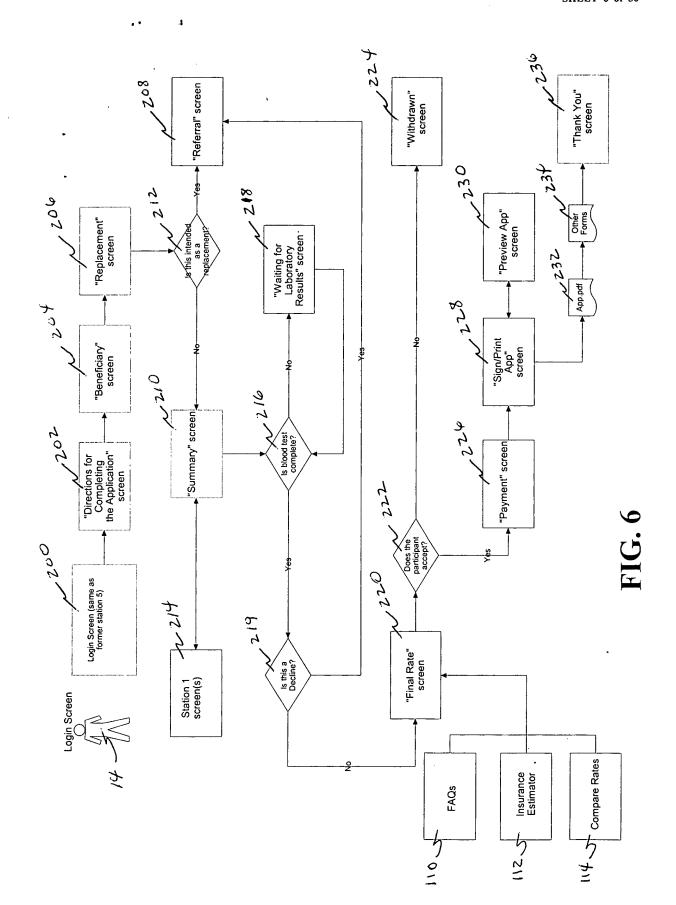


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SHEET 5 of 36



SHEET 6 of 36



SHEET 7 of 36

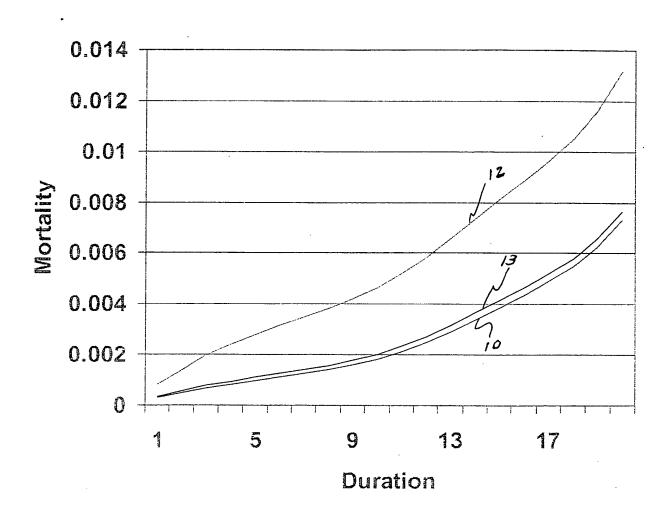


FIG.

SHEET 8 of 36

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questions.

Simply use the mouse and keyboard to move through the following

Congratulations on your decision to monitor your health by

Welcome

participating in this health fair.

First Named Applicant: Michael G. Higgins Atty. Docket No.: 26893/82693 Express Mail No. EV 329 805 436 US

SHEET 9 of 36

### Privacy Notice

for regulatory compliance purposes. If you later decide to apply for life insurance, you ABC Life Insurance Company and its support organizations for underwriting purposes. Unless you later decide to apply for life insurance, the information you provide during will then be asked to authorize the disclosure of personally identifiable information to be retained in a format that allows you to be identified from the information provided this health fair will not be disclosed to anyone, including your employer. It will only

Not Interested.

Conflique

SHEET 10 of 36

## Informed Consent and Waiver of Claims

- \* I voluntarily consent to having my blood drawn during this health assessment.
- \* I understand that the results of my health assessment are not a medical diagnosis and that a medical diagnosis can only be made by a qualified physician or licensed health care professional
- a I agree that my receiving a health assessment will not create a doctor-patient or other healthcare professional relationship between me and the program sponsor.
- \* I will not use the results of this health assessment as a substitute for seeking further information, diagnosis or treatment from my physician or other qualified health care provider.
- \* I waive and release the sponsor of this health assessment of any and all claims or causes of action for damages that may result from my participation in this health assessment program.

SHEET 11 of 36

## Profile Identifying Information

Use the keyboard to enter information. Use the Tab key to move between fields. All fields marked with an asterisk (\*) are required.

Smith	AMERICAN TO THE WAY OF THE MANAGEMENT OF THE PROPERTY OF THE P
Middle Initial*   S   Last Name*	% P. C. C. C
'urst Name" Greg	A debendent and in the property of the propert

Birth Date\* 12 12 1972 (m/d/yyyy) State of Birth\* IN Address 123 Main St

State\* IN City\* Ft Wayne

Gender\* Male Temale Phone\* 987 897 7898



SHEET 12 of 36

## Medical Conditions

In the past 10 years, I have had or consulted a medical professional for conditions affecting the following areas: (Select the link(s) for the body system(s) that may apply or to learn more about each body system)

Mental/Psychological	Neurological/Nervous	Muscles/Bones	Lungs	Tumor, Cancer, Lump, and Growth	Immune System
Blood Disorder	Cerebral/Circulatory	Heart	Digestive	Diabetes and Other Gland Conditions	Urinary

Condition(s) that I don't know where to categorize



SHEET 13 of 36

## Medical History - Lungs

In the past 10 years, I have had or consulted a medical professional for:

SHORTIN
COLLAPSED LUNG
ADULT RESPIRATORY DISTRESS SYNDROME

ESS OF BREATH

SINUS INFECTION

EMPHYSEMA

ALLERGIES

LUNG CYST

SLEEP APNEA

PNEUMONIA

PULMONARY NODULE

CHRONIC LUNG DISORDER

CHRONIC BRONCHITIS

TUBERCULOSIS 

UPPER RESPIRATORY INFECTION

OTHER CONDITION(S) NOT LISTED

No history of Lungs



**SHEET 14 of 36** 

## Followup Questions for

ASTHMA

Have you been treated in an emergency room or hospitalized for this problem in the last 2 yrs?

ů

Do you require regular use of inhaled bronchodilators or any use of inhaled steroids to control

symptoms of this condition?

Have you smoked any type of tobacco in the last 12 months?

Yes Yes Yes

å

å

SHEET 15 of 36

# Medical History for Condition(s) that I don't know where to categorize

You answered that you have a history of other Condition(s) that I don't know where to categorize. Please specify all of the other conditions that apply.

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FIG. 15

**SHEET 16 of 36** 

Drug, Tobacco and Alcohol Usage

Please answer the following questions:

SMOKING HISTORY

Have you used any form of tobacco or nicotine based product in the past 24 months?

DRUG USAGE

In the past 10 years, have you ever used any of the following: marijuana, heroin, cocaine, LSD, PCP, amphetamines, barbiturates, any derivative of these drugs, or any controlled substance

å

except as prescribed by a licensed physician?

ALCOHOL ABUSE

In the past 10 years, have you had or consulted a medical professional for alcohol abuse?

å

**SHEET 17 of 36** 

## Additional Questions

Please answer the following questions:

### FAMILY HISTORY

Has anyone from your immediate family (parents, brothers, sisters) died from or been diagnosed

with any cardiovascular disease or cancer prior to age 60?

DRIVING RECORD

In the past 2 years have you had 2 or more moving violations, or, in the past 5 years, have you

been convicted of reckless driving, driving under the influence of alcohol or drugs, or had your

driver's license suspended or revoked?





POINT OF SALE
First Named Applicant: Michael G. Higgins
Atty. Docket No.: 26893/82693
Express Mail No. EV 329 805 436 US

**SHEET 18 of 36** 

#### Activities

In the past 2 years, have you flown as a pilot, co-pilot, or crew member or participated in any hazardous sports, such as auto, motorcycle, or powerboat racing, hang gliding, mountain climbing, skydiving, or scuba diving?

Boat Racing

Mountain Climbing

Sky Diving

Other hazardous activities

Scuba Diving

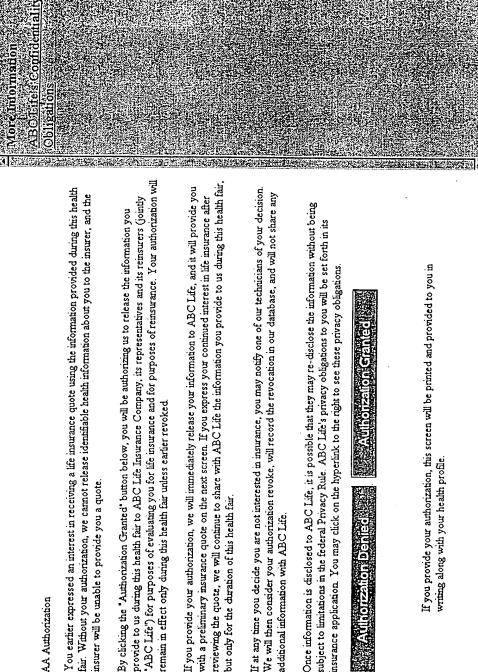
Pilot Aircraft Hot Air Ballooning Hang Gliding

Race Motor Vehicle

No hazardous activities

X

**SHEET 19 of 36** 



ABC Life") for purposes of evaluating you for life insurance and for purposes of reinsurance. Your authorization will reviewing the quote, we will continue to share with ABC Life the information you provide to us during this health fair, If you provide your authonization, we will immediately release your information to ABC Life, and it will provide you with a preliminary insurance quote on the next screen. If you express your continued interest in life insurance after remain in effect only during this health fair unless earlier revoked. but only for the duration of this health fair.

By clicking the "Authorization Granted" button below, you will be authorizing us to release the information you

insurer will be unable to provide you a quote.

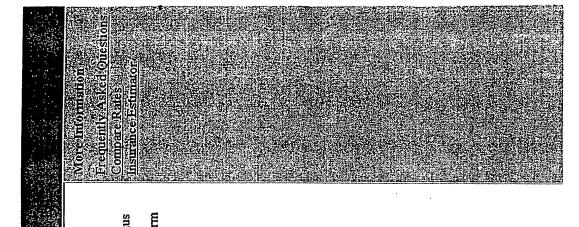
HIPAA Authorization

If at any time you decide you are not interested in insurance, you may notify one of our technicians of your decision. We will then consider your authonization revoke, will record the revocation in our database, and will not share any additional information with ABC Life.

Once information is disclosed to ABC Life, it is possible that they may re-disclose the information without being subject to limitations in the federal Privacy Rule. ABC Life's privacy obligations to you will be set forth in its insurance application. You may click on the hyperlink to the right to see these privacy obligations.

If you provide your authorization, this screen will be printed and provided to you in writing along with your health profile.

SHEET 20 of 36



Although we haven't collected all of the information we'll need to offer you insurance, thus far you would qualify for the following insurance premiums. You can select different Term Preliminary Rate Quote for Greg S Smith Periods to view other rates.

Term Period: (2) 10 Year (3) 20 Year

		Monthly Premiuns	Premiums
Coverage Amount	Preferred Plus	Preferred	Standard
\$100,000	3.65	4.78	5.91
\$200,000	7.30	9.57	11.83
\$300,000	10.96	14.35	17.74
\$400,000	14.61	19.14	23.66
\$500,000	18.27	23.92	29.58

**SHEET 21 of 36** 



### MIB Authorization

quote. I also authorize you to share any information provided by or about me during this session to your reinsurers and Bureau, to release medical or financial information about me to you for purposes of providing me with an insurance I authorize any health care provider, pharmacy, and consumer reporting agency, including the Medical Information the Medical Information Bureau. Both of these authorizations are irrevocable and valid for 30 days from today.

### Fraud Warning

Any person who submits an insurance application with the intent to defraud, or helps commit a fraud against an insurance company, is guilty of a crime.

Do you accept all of the terms of the preceding authorization? If you choose NO, we will not be able to complete the insurance application process. If you choose YES, this will authorise ABC Life to contact MIB, etc....... and fraud acknowledgement...

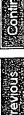


**SHEET 22 of 36** 

Thank You

Thank you for completing your personal information. Please go to Station 2

for additional processing.





**SHEET 23 of 36** 

User List for Lab Technician

Birth Date	August 26, 1950	November 11, 1971	December 12, 1972
Name	Higgins, Mike	Manning, Peyton	Smith, Greg
Status	4	4	
	0		0

**SHEET 24 of 36** 

Additional Information for Greg S Smith

Blood Pressure\* 110 / 70

5 feet 10 inches Height\*

Weight\*

9

lbs

00

Pulse Rate\*

**SHEET 25 of 36** 

### Blood Results for:

Greg S Smith 123 Main St Ft Wayne, IN 45666

Press the run button on the device Immediately press the Start Test button below Prepare slide with patient's blood Place slide into Device 1









SHEET 26 of 36

## Additional Application Information

Enter your name and date of birth and hit the 'Continue' button. This will display a series of screens for obtaining additional information needed for the insurance application.

Last Name\* Smith

Birth Date\* [12] [1972] (mm/dd/yyyy)

POINT OF SALE
First Named Applicant: Michael G. Higgins
Atty. Docket No.: 26893/82693
Express Mail No. EV 329 805 436 US

SHEET 27 of 36

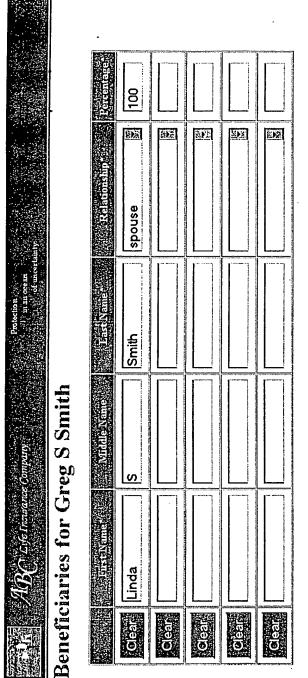
#### **Directions**

should be available in about 5 minutes. We will complete our underwriting quote for your consideration. To make use of your time while you wait, we for insurance purposes at that time and hopefully offer you a final premium compiled from the answers you provided earlier during the health fair. We results of the blood and saliva tests you completed for your health profile (e.g., the names of those who you'd like to receive death benefits). During this process, you will be alerted as soon as your final quote is available. Thank you for your continued interest in applying for life insurance. The will also ask you for information we need to complete your application recommend that you review a preliminary insurance application we've You may decide not to proceed with this application at any time.



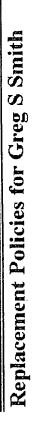


**SHEET 28 of 36** 





SHEET 29 of 36



Is this policy replacing any current policies?





SHEET 30 of 36

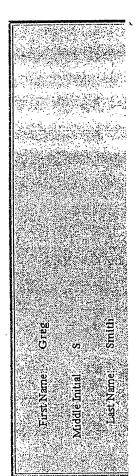
Comprehensive Quote:

Before receving your final rate quote, please review the answers that you have provided so far and confirm that the answers are correct. If you need to make a change, click on the "Edit" button for the section.

Quick Quote General Information:

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Personal Information:



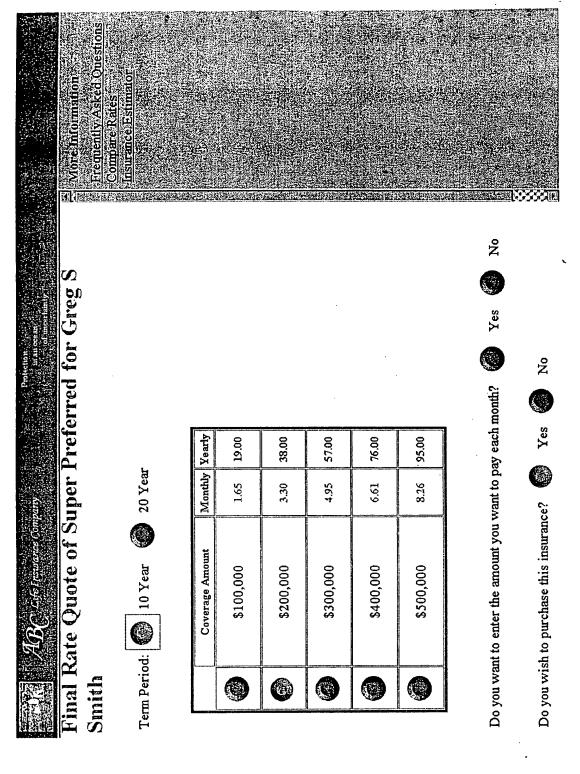
**SHEET 31 of 36** 



will be displayed for your consideration. This process may take up you have submitted. Unfortunately, those results have not yet been received. Once received and evaluated, your final premium quote best possible quote, we must evaluate your blood and saliva that application is nearly complete. In order to provide you with the Thank you for your interest in applying for insurance. Your to 5 minutes. Thank you for your patience.



**SHEET 32 of 36** 



**SHEET 33 of 36** 



## Payment Information for Greg S Smith

Earlier, you chose a policy of \$200,000.00 for 10 years. A monthly payment would be \$3.30 and an annual payment would be \$38.00

Most customers prefer to have their premiums deducted automatically from their checking or savings account each month. Which method of payment would you prefer?\*



3.30 Amual payment by check for \$38.00



FIG. 33

**SHEET 34 of 36** 

## Complete Your Application

You are now ready to sign and print your insurance application. You may preview it if you'd like by clicking on the button below.



Once you are satisfied that your application is accurate, you may sign your application and submit it to ABC Life Insurance Company today or you may print this application without signing it and submit it at a later date.

Do you wish to sign and submit your application today?

POINT OF SALE
First Named Applicant: Michael G. Higgins
Atty. Docket No.: 26893/82693
Express Mail No. EV 329 805 436 US

**SHEET 35 of 36** 

## Complete Your Application

You are now ready to sign and print your insurance application. You may preview it if you'd like by clicking on the button below.



Once you are satisfied that your application is accurate, you may sign your application and submit it to ABC Life Insurance Company today or you may print this application without signing it and submit it at a later date

Do you wish to sign and submit your application today?

ž

Yes

accuracy of the information contained in your application. Upon completing this signature process, you will be provided Sign your application by typing your name in the box below. By typing your name in the box, you will be affirming the with a paper copy of the application with your name inserted into the signature block as evidence of your signature.

Signature (first, middle, last)\* |Greg

Smith



of your application is printing nearby. Please take it home for your records. Thank you for your application. Consider it submitted. A completed copy

Your policy will be issued within 5 business days.

